

EXHIBIT A

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
WACO DIVISION**

MCOM IP, LLC,

Plaintiff,

v.

CSI, INC,

Defendant.

Civil Action No. 6:21-cv-00196

JURY TRIAL DEMANDED

**DECLARATION OF PIERRE R. YANNEY IN SUPPORT OF
DEFENDANT'S MOTION TO DISMISS & TRANSFER
TO THE WESTERN DISTRICT OF KENTUCKY**

I, Pierre R. Yanney, declare as follows:

1. I am a Principal with Bressler, Amery & Ross, P.C., counsel for Defendant Computer Services, Inc, in the above-captioned matter. The statements herein reflect my personal knowledge and belief based on reasonable investigation and information presently known to me. If called to as a witness, I could testify competently thereto.
2. Attached as Exhibit 1 is a true and correct copy of a Kentucky Secretary of State corporate document representing the corporate status of Computer Services, Inc..
3. Attached as Exhibit 2 is a true and correct copy of a May 13, 2021 claim chart provided by Plaintiff's Counsel.
4. Attached as Exhibit 3 is a true and correct copy of a May 22, 2021 claim chart provided by Plaintiff's Counsel.

5. Attached as Exhibit 4 is a true and correct copy of a June 3, 2021 claim chart provided by Plaintiff's Counsel.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on August 20, 2021 in Colts Neck, New Jersey.

/s/ Pierre R. Yanney
Pierre R. Yanney

EXHIBIT 1

- [Agencies](#)
- [Services](#)



[Kentucky Secretary of State](#)

General Information

Organization Number	0010977		
Name	COMPUTER SERVICES, INC.		
Profit or Non-Profit	P - Profit		
Company Type	KCO - Kentucky Corporation		
Status	A - Active		
Standing	G - Good		
State	KY		
File Date	3/19/1965		
Organization Date	3/19/1965		
Last Annual Report	5/10/2021		
Principal Office	3901	TECHNOLOGY	
	PADUCAH, KY 42001		
Registered Agent	COGENCY	GLOBAL	
	828 LANE		ALLEN
	SUITE		
	LEXINGTON, KY 40504		
Authorized Shares	65000000		

Current Officers

CEO	<u>Steven A Powless</u>
President	<u>T David Culbertson</u>
Secretary	<u>Tammy D Souder</u>
Treasurer	<u>Brian K Brown</u>

Director	<u>STEVEN A POWLESS</u>
Director	<u>BASIL N DROSSOS</u>
Director	<u>BRUCE R GALL</u>
Director	<u>DAVID M PAXTON</u>
Director	<u>ROBERT L WALKER</u>
Director	<u>TERRI P HAAS</u>
Director	<u>MICHAEL CARTER</u>
Director	<u>KRISTIN R MUHLNER</u>
Director	<u>DANA BOWERS</u>

Individuals / Entities listed at time of formation

EXHIBIT 2

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
1. A method for constructing a unified electronic banking environment, said method comprising the steps of:	<p>Looking for an integrated core that does it all?</p> <p>Our <u>cloud-based core banking solution</u> simplifies bank operations and provides the foundation for everything you do, from onboarding and servicing loans to processing withdrawals and deposits.</p> <p>Attachment 1 (Core platform) at 1. Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/core-platform/</p>
providing at least one common multi-channel server coupled to more than one e-banking touch points and also coupled to at least one computer system configured with at least one control console, said more than one e-banking touch points	

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8, 862, 508, B2 – CLAIMS 1 AND 7

Claim	CSI
<p>and said at least one computer system being provided in locations remote from the other, and further wherein said more than one plurality of e-banking touch points are comprised of at least two different types of e-banking touch point devices, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server;</p>	<p><u>Full integration across banking platforms</u> Responsive, cloud-based architecture that eliminates hardware and software expenditures Customized views of information at both the bank and user level <u>System flexibility so services are available to each user at any bank workstation</u> <u>Robust reporting tools</u> that track, monitor and analyze performance Full suite of integrated core processing applications Platform fluidity so banks establish core operations relevant to their needs Consolidation of all loans into a single application Account analysis with insight into customer performance and profitability Detailed reporting tools for improved visibility <u>Access to your core using a tablet or mobile device</u></p> <p>Attachment 2 (core bank processing) at 1. Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/</p> <p>at least one common multi-channel server coupled to more than one e-banking touch points and also coupled to at least one computer system configured with at least one control console, said more than one e-banking touch points and said at least one computer system being provided in locations remote from the other, and further wherein said more than one plurality of e-banking touch points are comprised of at least two different types of e-banking touch point devices, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server are common sense in the field.</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
	<p>Internet Banking – Distributed Environment</p> <p>(With Own Website at Data Center)</p> <p>Banking Technology – M.Tech (IT)</p> <p>Source: https://www.slideshare.net/KumarAnilChaurasiya/internet-banking-architecture-and-implementation</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
	<h2 style="font-size: 1.5em; font-weight: bold;">Digital Banking Solutions that Deliver</h2> <p>The battle over new customers in today's financial sector is won and lost on the screens of their favorite devices. <u>Stay ahead of the curve and the competition with CSI's mobile and online banking technology.</u> <u>Our suite of digital banking products is fully integrated into our core solution, allowing you and your customers to stay connected at any time, on any device.</u></p> <p>Attachment 4 (Mobile and Online Banking) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/mobile-online-banking/</p>
receiving an actionable input from at least one e-banking touch point;	<h2 style="font-size: 1.5em; font-weight: bold;">Mobile Banking App</h2> <p>Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. <u>CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices.</u> Integrated with CSI's <u>core banking platform</u>, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:</p>

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U.S. PATENT NO. 8, 862, 508, B2 – CLAIMS 1 AND 7

Claim	CSI
	<p>Attachment 4 (Mobile and Online Banking) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/mobile-online-banking/</p>
retrieving previously stored data associated with said actionable input, wherein said previously stored data is accessible to any one of said e-banking touch points, and said previously stored data comprises data from one or more financial institutions and one or more user-defined preferences;	<p>CSI IQ Data Processing Solution</p> <p>CSI IQ lets your bank harness the power of big data and analytics by changing the way you view and process information. Fully integrated into our core banking solutions, CSI IQ changes the way your financial institution sees your customers and your business. As an integrated business intelligence and bank data processing solution, CSI IQ helps your financial institution make informed decisions that drive your bottom line by offering:</p> <ul style="list-style-type: none"> ■ <u>Detailed customer data like account relationships, demographic profiles, transactions activities, past interactions and more</u> ■ Greater customer search capabilities and information through an interactive, visual interface <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
delivering said retrieved data to said at least one e-banking touch point transmitting said actionable input;	<h2>Banking Analytics Dashboard</h2> <p><u>Condense all your bank's big data reports into a single, convenient snapshot with CSI's banking analytics dashboard.</u> Our tool helps your employees quickly visualize trends utilizing your bank's data by:</p> <ul style="list-style-type: none"> ■ Integrating with data directly from your core banking system ■ Crafting simple, graphic representations of your bank's data ■ Identifying bank performance metrics to evaluate employee and consumer trends <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>
storing transactional usage data associated with said at least one e-banking touch point transmitting said actionable input, wherein said stored transactional usage data is accessible by any one of said more than one e-banking touch points and said at least one computer system;	<h2>Bank Data Analytics for Executives</h2> <p>Maximize the effectiveness of your bank's data to create informed and profitable business decisions. CSI's bank data analytics tool gathers your bank's daily performance metrics, making it easy to analyze the performance of your employees, customers and branches by:</p> <ul style="list-style-type: none"> Presenting executive-level information through customizable reports Building ad hoc reports to depict graphical representations of real-time data on a set schedule <u>Providing cold storage for archival and easy access</u>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
	<p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>
monitoring via said server an active session in real-time for selection of targeted marketing content correlated to said user-defined preferences; subsequent to said monitoring, selecting in real-time said targeted marketing content correlated to said user-defined preferences; and	<h2 style="font-size: 1.5em; font-weight: bold;">The Payoff of Digital Payments Solutions</h2> <p>Our innovative payment solutions offer more than an exceptional customer digital experience. They also expand your service offerings, enabling your financial institution to grow fee income opportunities, reduce cost-to-serve ratios and remain competitive in an increasingly digital world. With our digital payments solutions, you gain several additional benefits:</p> <ul style="list-style-type: none"> ■ Provide your retail and commercial customers with convenient money movement options ■ Move transactions out of high-cost channels, such as your branch network, and into low-cost digital channels ■ Present a consistent and simple experience between mobile and online banking platforms ■ Keep your customers' payments secure ■ <u>Provide cross-selling opportunities through advertising</u> <p>Attachment 6 (Digital Payments) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/digital-payments/</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
transmitting in real-time said targeted marketing content during said active session to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, wherein said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs during said active session.	<ul style="list-style-type: none"> ■ Ranking your customers based on profitability to <u>develop marketing strategies</u> ■ Calculating non-interest income based on service charges, overdraft fees, prepayment penalties and more ■ Analyzing your general ledger to identify non-interest expenses ■ Including customers' total relationship with your bank when pricing new loans ■ Providing a side-by-side comparison of peers' banking products <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>

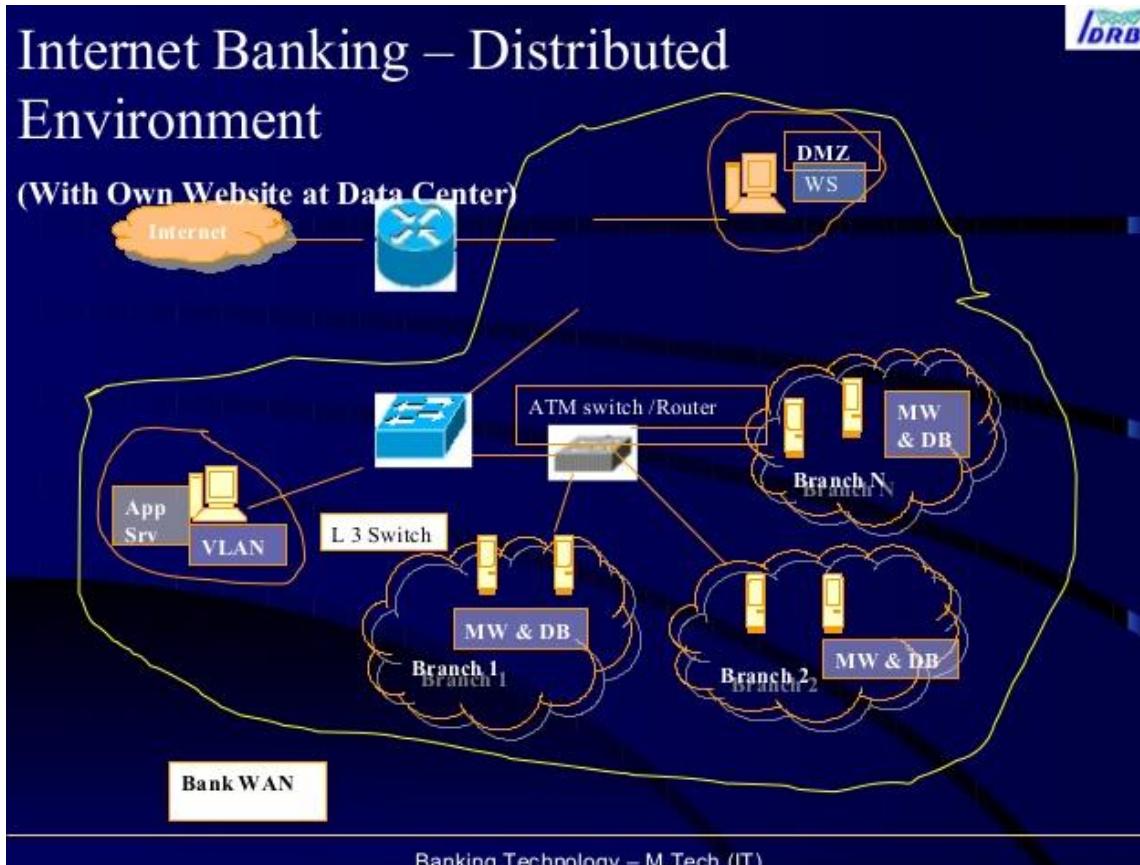
INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
Claim 7, A method for constructing a unified electronic banking environment, said method comprising the steps of:	<p>Looking for an integrated core that does it all?</p> <p>Our <u>cloud-based core banking solution</u> simplifies bank operations and provides the foundation for everything you do, from onboarding and servicing loans to processing withdrawals and deposits.</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
<p>providing a common multi-channel server coupled to one or more e-banking touch points and also coupled to one or more computer systems, wherein each computer system is associated with a financial institution, said e-banking touch points being provided in locations remote from the other, and each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with</p>	<p><u>Full integration across banking platforms</u></p> <p>Responsive, cloud-based architecture that eliminates hardware and software expenditures</p> <p>Customized views of information at both the bank and user level</p> <p><u>System flexibility so services are available to each user at any bank workstation</u></p> <p><u>Robust reporting tools</u> that track, monitor and analyze performance</p> <p>Full suite of integrated core processing applications</p> <p>Platform fluidity so banks establish core operations relevant to their needs</p> <p>Consolidation of all loans into a single application</p> <p>Account analysis with insight into customer performance and profitability</p> <p>Detailed reporting tools for improved visibility</p> <p><u>Access to your core using a tablet or mobile device</u></p> <p>Attachment 2 (core bank processing) at 1. Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/</p> <p>at least one common multi-channel server coupled to more than one e-banking touch points and also coupled to at least one computer system configured with at least one control console, said more than one e-banking touch points and said at least one computer system being provided in locations remote from the other, and further wherein said more than one plurality of e-banking touch points are comprised of at least two different types of e-banking touch point devices, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server are common sense in the field.</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
one or more financial institutions through said multi-channel server;	<p>Internet Banking – Distributed Environment</p> <p>(With Own Website at Data Center)</p>  <p>Banking Technology – M.Tech (IT)</p> <p>Attachment 3: Internet banking ARCHITECTURE AND IMPLEMENTATION</p> <p>Source: https://www.slideshare.net/KumarAnilChaurasiya/internet-banking-architecture-and-implementation</p>

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	<h2 style="font-size: 1.5em; font-weight: bold;">Digital Banking Solutions that Deliver</h2> <p>The battle over new customers in today's financial sector is won and lost on the screens of their favorite devices. <u>Stay ahead of the curve and the competition with CSI's mobile and online banking technology.</u> <u>Our suite of digital banking products is fully integrated into our core solution, allowing you and your customers to stay connected at any time, on any device.</u></p> <p>Attachment 4 (Mobile and Online Banking) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/mobile-online-banking/</p>
receiving an actionable input from at least one e-banking touch point;	<h2 style="font-size: 1.5em; font-weight: bold;">Mobile Banking App</h2> <p>Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. <u>CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices.</u> Integrated with CSI's <u>core banking platform</u>, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:</p> <p>Attachment 4 (Mobile and Online Banking) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/mobile-online-banking/</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
retrieving previously stored data associated with said actionable input, wherein said previously stored data is accessible to any one of said e-banking touch points, and said previously stored data comprises data from one or more financial institutions and one or more user-defined preferences;	<p>CSI IQ Data Processing Solution</p> <p>CSI IQ lets your bank harness the power of big data and analytics by changing the way you view and process information. Fully integrated into our core banking solutions, CSI IQ changes the way your financial institution sees your customers and your business. As an integrated business intelligence and bank data processing solution, CSI IQ helps your financial institution make informed decisions that drive your bottom line by offering:</p> <ul style="list-style-type: none"> ■ <u>Detailed customer data like account relationships, demographic profiles, transactions activities, past interactions and more</u> ■ Greater customer search capabilities and information through an interactive, visual interface <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>

INFRINGEMENT CONTENTIONS
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Claim	CSI
delivering said retrieved data to said at least one e-banking touch point transmitting said actionable input;	<h2 style="font-size: 1.5em; font-weight: bold;">Banking Analytics Dashboard</h2> <p><u>Condense all your bank's big data reports into a single, convenient snapshot with CSI's banking analytics dashboard.</u> Our tool helps your employees quickly visualize trends utilizing your bank's data by:</p> <ul style="list-style-type: none"> ■ Integrating with data directly from your core banking system ■ Crafting simple, graphic representations of your bank's data ■ Identifying bank performance metrics to evaluate employee and consumer trends <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>
storing transactional usage data associated with said at least one e-banking touch point transmitting said actionable input, wherein said stored transactional usage data is accessible by any one of said e-banking touch points and said one or more computer systems;	<h2 style="font-size: 1.5em; font-weight: bold;">Bank Data Analytics for Executives</h2> <p>Maximize the effectiveness of your bank's data to create informed and profitable business decisions. CSI's bank data analytics tool gathers your bank's daily performance metrics, making it easy to analyze the performance of your employees, customers and branches by:</p> <ul style="list-style-type: none"> Presenting executive-level information through customizable reports Building ad hoc reports to depict graphical representations of real-time data on a set schedule <u>Providing cold storage for archival and easy access</u> <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

Claim	CSI
monitoring via said server said active session in real-time for selection of targeted marketing content correlated to said user-defined preferences; subsequent to said monitoring, selecting in real-time said targeted marketing content correlated to said user-defined preferences; and	<h2>The Payoff of Digital Payments Solutions</h2> <p>Our innovative payment solutions offer more than an exceptional customer digital experience. They also expand your service offerings, enabling your financial institution to grow fee income opportunities, reduce cost-to-serve ratios and remain competitive in an increasingly digital world. With our digital payments solutions, you gain several additional benefits:</p> <ul style="list-style-type: none"> ■ Provide your retail and commercial customers with convenient money movement options ■ Move transactions out of high-cost channels, such as your branch network, and into low-cost digital channels ■ Present a consistent and simple experience between mobile and online banking platforms ■ Keep your customers' payments secure ■ <u>Provide cross-selling opportunities through advertising</u> <p>Attachment 6 (Digital Payments) Source: https://www.csiweb.com/how-we-help/platform-banking/digital-banking/digital-payments/</p>

INFRINGEMENT CONTENTIONS
U.S. PATENT NO. 8,862,508, B2 – CLAIMS 1 AND 7

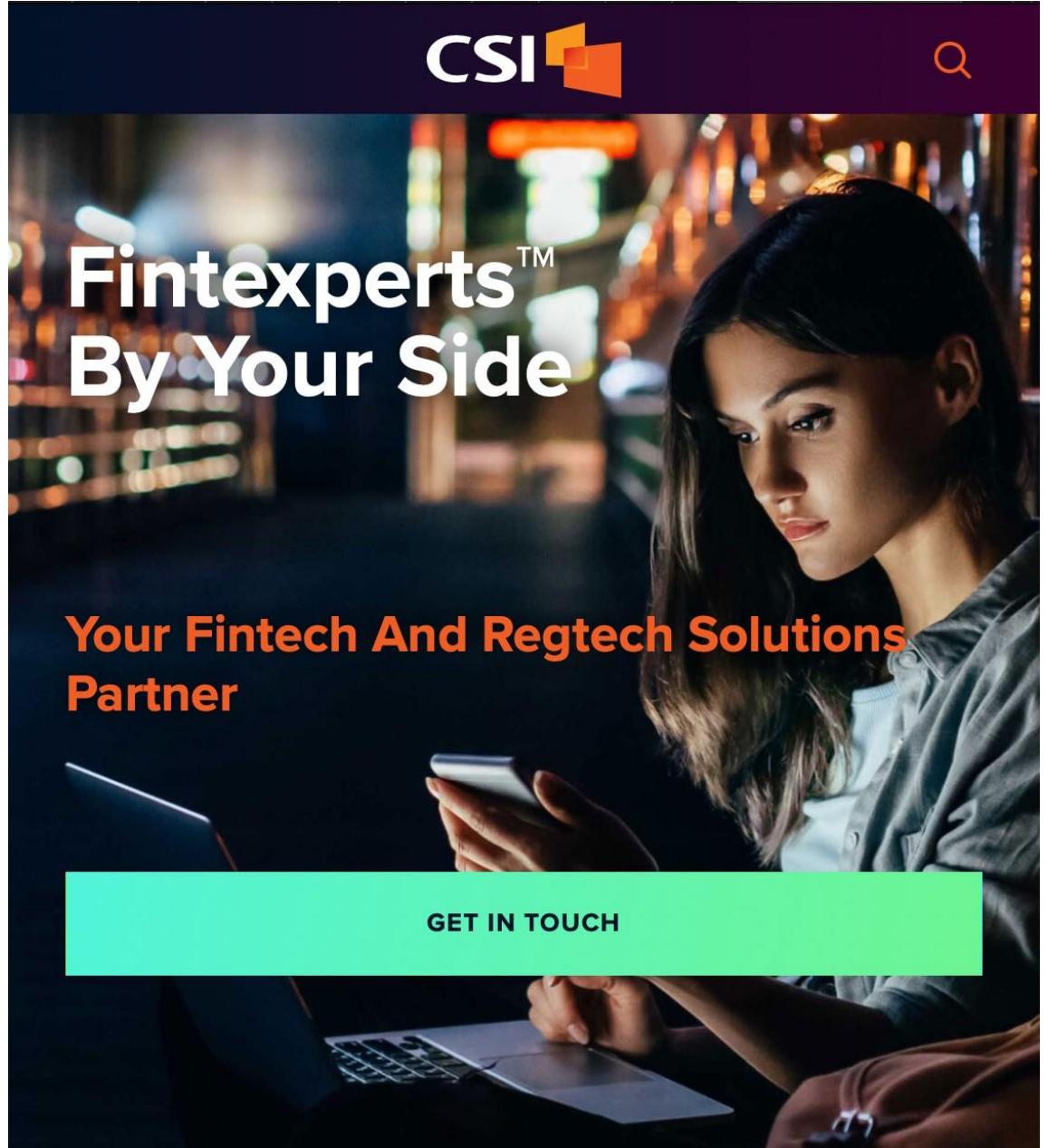
Claim	CSI
transmitting in real-time said targeted marketing content during said active session to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, wherein said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs during said active session.	<ul style="list-style-type: none"> ■ Ranking your customers based on profitability to <u>develop marketing strategies</u> ■ Calculating non-interest income based on service charges, overdraft fees, prepayment penalties and more ■ Analyzing your general ledger to identify non-interest expenses ■ Including customers' total relationship with your bank when pricing new loans ■ Providing a side-by-side comparison of peers' banking products <p>Attachment 5 (Banking Analytics) Source: https://www.csiweb.com/how-we-help/platform-banking/core-bank-processing/banking-analytics/</p>

EXHIBIT 3

US8862508 B2

CSI Digital Banking

13. A unified electronic banking system, said system comprising:



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<https://www.csibank.com/>

CSI Digital Banking has a unified electronic banking system.

The reference includes subject matter disclosed by the claims of the patent after the priority date.

US8862508 B2**CSI Digital Banking**

a common multi-channel server, wherein said multi-channel server is communicatively coupled to one or more independent computer systems;

Your customers expect 24/7 access to your bank. Meet those expectations by offering CSI's online banking solutions. Our Internet banking solutions provide interactive, industry-leading services that make online banking a breeze for you and your customers, and allow you to build and maintain a strong digital presence.

<https://www.csiweb.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes a common multi-channel server, wherein said multi-channel server is communicatively coupled to one or more independent computer systems.

US8862508 B2

CSI Digital Banking

wherein each of one or more independent computer systems is associated with an independent financial institution, and each of said computer systems is communicatively coupled to said multi-channel server;

Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices. Integrated with CSI's **core banking platform**, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:

- Authenticate users with improved biometrics
- Transfer funds between accounts in real time
- Transfer money to friends or family instantly through **P2P payments**
- View **interactive digital bank statements**
- Deposit checks through mobile device capture
- View all account and transaction histories
- Manage accounts and set personal financial goals

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes each of one or more independent computer systems is associated with an independent financial institution, and each of said computer systems is communicatively coupled to said multi-channel server.

US8862508 B2

CSI Digital Banking

one or more e-banking touch points, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, wherein one or more of said e-banking touch points are communicatively coupled to said multi-channel server, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server; and

Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices. Integrated with CSI's **core banking platform**, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:

- Authenticate users with improved biometrics
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- View **interactive digital bank statements**
- Deposit checks through mobile device capture
- View all account and transaction histories
- Manage accounts and set personal financial goals

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes one or more e-banking touch points, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, wherein one or more of said e-banking touch points are communicatively coupled to said multi-channel server, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server.

US8862508 B2

CSI Digital Banking

a data storage device, wherein transactional usage data associated with a transaction initiated by a user through one of said e-banking touch points is stored in said data storage device and accessed by one or more of said other e-banking touch points;

Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices. Integrated with CSI's **core banking platform**, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:

- Authenticate users with improved biometrics
- Transfer funds between accounts in real time
- Transfer money to friends or family instantly through **P2P payments**
- View **interactive digital bank statements**
- Deposit checks through mobile device capture
- View all account and transaction histories
- Manage accounts and set personal financial goals

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes a data storage device, wherein transactional usage data associated with a transaction initiated by a user through one of said e-banking touch points is stored in said data storage device and accessed by one or more of said other e-banking touch points.

US8862508 B2

CSI Digital Banking

wherein said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, and

CSI's online banking services drive revenue through a fully integrated set of tools designed to optimize how your retail and business customers interact with their finances and your bank online. Using our online banking technology, your customers get:

- An integrated **online bill pay platform**
- Convenient eStatements that save on paper costs
- Built-in marketing tools to promote cross sales
- Customizable loan payment options for multiple payment types
- **ACH transfers** to streamline origination and transactions while managing risk
- Funds management to capitalize on excess funds in investment accounts
- Positive pay to protect commercial customers from financial loss due to check fraud
- **Fraud anomaly detection** to monitor fraudulent money movement

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user.

US8862508 B2

CSI Digital Banking

wherein said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs during said active session.

CSI's online banking services drive revenue through a fully integrated set of tools designed to optimize how your retail and business customers interact with their finances and your bank online. Using our online banking technology, your customers get:

- An integrated **online bill pay platform**
- Convenient eStatements that save on paper costs
- Built-in marketing tools to promote cross sales
- Customizable loan payment options for multiple payment types
- **ACH transfers** to streamline origination and transactions while managing risk
- Funds management to capitalize on excess funds in investment accounts
- Positive pay to protect commercial customers from financial loss due to check fraud
- **Fraud anomaly detection** to monitor fraudulent money movement

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

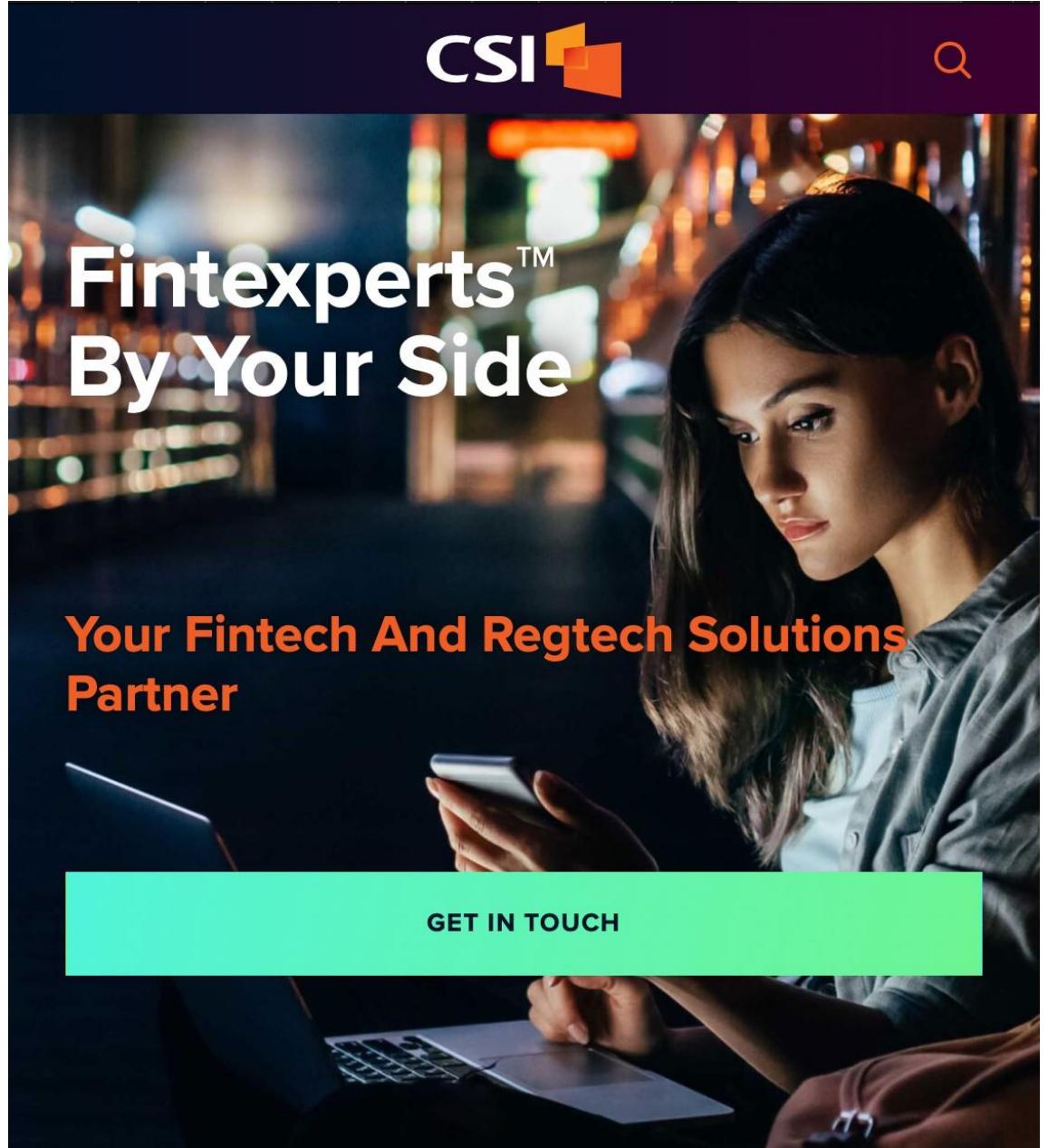
The reference describes said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs during said active session.

EXHIBIT 4

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CSI Digital Banking

13. A unified electronic banking system, said system comprising:



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CSI Digital Banking has a unified electronic banking system.

The reference includes subject matter disclosed by the claims of the patent after the priority date.

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a common multi-channel server, wherein said multi-channel server is communicatively coupled to one or more independent computer systems;

Your customers expect 24/7 access to your bank. Meet those expectations by offering CSI's online banking solutions. Our Internet banking solutions provide interactive, industry-leading services that make online banking a breeze for you and your customers, and allow you to build and maintain a strong digital presence.

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The reference describes a common multi-channel server, wherein said multi-channel server is communicatively coupled to one or more independent computer systems.

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CSI Digital Banking

wherein each of one or more independent computer systems is associated with an independent financial institution, and each of said computer systems is communicatively coupled to said multi-channel server;

Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices. Integrated with CSI's **core banking platform**, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:

- Authenticate users with improved biometrics
- Transfer funds between accounts in real time
- Transfer money to friends or family instantly through **P2P payments**
- View **interactive digital bank statements**
- Deposit checks through mobile device capture
- View all account and transaction histories
- Manage accounts and set personal financial goals

<https://www.csibank.com/how-we-help/enterprise-banking/digital-banking/>

The reference describes each of one or more independent computer systems is associated with an independent financial institution, and each of said computer systems is communicatively coupled to said multi-channel server.

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CSI Digital Banking

one or more e-banking touch points, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, wherein one or more of said e-banking touch points are communicatively coupled to said multi-channel server, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server; and

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The reference describes one or more e-banking touch points, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, wherein one or more of said e-banking touch points are communicatively coupled to said multi-channel server, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server.

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a data storage device, wherein transactional usage data associated with a transaction initiated by a user through one of said e-banking touch points is stored in said data storage device and accessed by one or more of said other e-banking touch points;

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The reference describes a data storage device, wherein transactional usage data associated with a transaction initiated by a user through one of said e-banking touch points is stored in said data storage device and accessed by one or more of said other e-banking touch points.

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CSI Digital Banking

wherein said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, and

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The reference describes said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user.

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CSI Digital Banking

wherein said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, and

- **Case Management & Workflow:** Record and track customer inquiries, resolve complaints and receive real-time notifications

Provide your customers with real-time, accurate account visibility with CSI's bank ATM operating system. Our ATM operating system integrates account information directly from your core banking platform and verifies customer transactions against real-time balances, offering:

- Host-to-host balance verification and transaction markups in an online environment
- A risk-mitigation system that detects unusual activity based on known patterns
- ATM problem management support system
- Ad hoc reporting capabilities

<https://www.csibank.com/how-we-help/enterprise-banking/core-bank-processing/customer-engagement/>

The reference describes said active session is monitored via said server in real-time for selection of targeted marketing content correlated to said user-defined preferences, said targeted marketing content correlated to said user-defined preferences is selected subsequent to said monitoring and transmitted in real-time to at least one of said e-banking touch points for acceptance, rejection, or no response by a user.

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